



2016 VSP Vision Coverage Quick Guide Certified Insurance Agents

Covered California to Offer Consumers Pathway to Vision Coverage - VSP

Covered California and VSP® Vision Care have partnered and offer an optional pathway to vision coverage. Consumers have access to shop for VSP® Vision Care vision benefits via the [Covered California vision page](#).

Covered California VSP Vision Coverage

Overview of the full service plan offered by VSP to Covered California consumers:

- \$15 exam copay/\$25 glasses copay
- Single vision, lined bifocal, or lined trifocal lenses when glasses are selected versus contact lenses
- \$120 frame allowance or contact lens allowance
- Contact lens - the fitting and evaluation is fully covered with no copay, allowing members to use their full allowance toward the purchase of contacts

While adult vision care is important for Covered California members, adult vision care is not an essential health benefit under the Affordable Care Act and eligibility and enrollment is handled directly through VSP. *Vision services for children are an essential health benefit and are included in all health plans purchased through Covered California.*

Enrollment with VSP into vision plans is available year-round and is available during and outside of the Open Enrollment Period.

Agent Appointment Process

- February 15, 2016, VSP emailed all certified Covered California Agents with enrollment instructions and an Agent Application Form, which includes an Agent Agreement.
- Complete the Agent Application Form from the VSP email or found on the [VSP Enrollment Site](#).
- Send the Agent Application Form and a copy of a W-9 to VSP® Vision Care via fax 916-389-8253 or email CCAgentEnrollment@vsp.com.
- **A broker code will be sent via email or mail, which is required for consumer enrollment. The broker code will be used to track enrollments and pay appropriate commissions.**
- **Optional:** create and login to the VSP Secure Agent Portal on the [VSP Enrollment Site](#) to access enrollment and broker information.
- Agents who are not certified with Covered California will have their registration denied by VSP.

Commissions

- Must enroll Covered California consumers into VSP Vision Coverage through the unique VSP link found on the [Covered California vision page](#). On the [VSP Enrollment Site](#) the Covered California logo will re-direct Agents back to the specific Covered California link.
- Agent commissions are 5% on insurance premiums collected for initial enrollments and renewing consumers and will be paid on or near the 15th of each month for sales made through the last business day of the previous month. A minimum of \$25 of commissions due is required for the payment to be made. If it is under \$25 then VSP will hold it for the following month.
- Commissions paid through direct deposit only.
- Paid separately from other VSP commissions Agents are receiving.



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Agents and Consumers must contact VSP directly for any VSP related questions:

- Agents – contact 888-585-8978 or CCAgentEnrollment@vsp.com for the following:
 - Appointment status
 - Agent of Record Changes
 - Commission inquiries
 - Consumer enrollment and VSP account issues
- Consumers – contact 800-410-1857 for the following:
 - Consumer requests Agent of Record – request must be in writing
 - Consumer enrollment or VSP account issues

VSP Agent Service Center Hours

Monday - Friday, 5:00 a.m. to 5:00 p.m. PST

VSP Consumer Service Center Hours

Monday - Friday, 5:00 a.m. to 8:00 p.m. PST

Saturday, 7:00 a.m. to 8:00 p.m. PST

Sunday, 7:00 a.m. to 7:00 p.m. PST